

03/19/14 11:29 AM

Page 3

David M. Daugherty  
35 Valley View Dr.  
Vienna, WV. 26105  
(304) 615-3138  
Fireboy1@suddenlink.net  
March 17, 2014

Sir,  
Research Dept.  
Ocwen Loan Servicing  
PO Box 24736  
West Palm Beach, Fl. 33416-4736

Dear Sir,

This letter is to complain about service I recently received from Ocwen Loan Servicing and Equifax for this past year. Ocwen has my mortgage account [REDACTED] 4537 that matures July 2014 with a balloon payment due at that time. That will require me to refinance the mortgage with the balance of \$80,000.00. I have been working to secure a loan and came across in my credit report problems with the reporting of information on my account. Equifax has placed information on my credit report stating my account with Ocwen was 120 days late in the month of March 2013. They show it was 120 days late in the months of June and July 2013. They show it was 120 days late in the month of October 2013 and December of 2013. These statements are completely false! Equifax also shows that I have a past due balance right now of \$6,128.00. I sure can see why I am having problems securing a new loan. I noticed on my account that there is no account statement listed on your website for June and July 2013. I was late in March 2013 when Ocwen's payment did not go through because my automatic payroll deposit did not go in the accounts on time, but it was paid the same day that was realized. We have disputed these reporting inaccuracies with Equifax several times and that claim they are correct. I also have a complaint with the total mortgage debt listed by Equifax showing that we owe a total of \$168,750.00. We paid \$105,000.00 originally for the house. I really appreciate those numbers too! My house has a value of \$165,000.00, so I can understand why the negative reporting could be coming from Ocwen. I can only imagine Ocwen would want to have this corrected ASAP if the company is innocent. I had a consultation with a consumer credit attorney whom advised me to send Ocwen and Equifax notice that my rights concerning consumer credit are being extremely violated. Ocwen should immediately update all 3 credit agencies concerning my account and send letters to me showing this. I am planning to file a lawsuit if these inaccuracies cause a problem with the refinancing process with my house.

Sincerely,

David M. Daugherty

CONFIDENTIAL

DD/OLS 000575

EXHIBIT E